

Information to identify the case:

Debtor 1	Paula S Benitez	Social Security number or ITIN	xxx-xx-3874
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-22585-SLM			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Paula S Benitez

9/9/22

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Paula S Benitez
Debtor

Case No. 19-22585-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Sep 09, 2022

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 11, 2022:

Recip ID	Recipient Name and Address
db	+ Paula S Benitez, 681 East Grand Avenue, Rahway, NJ 07065-5705
518344813	H.U.D., 451 7th Street SW, Washington, DC 20410-0001

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 09 2022 20:26:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Sep 09 2022 20:26:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518320444	EDI: BANKAMER.COM	Sep 10 2022 00:13:00	BANK of Ameica, PO Box 982238, El Paso, TX 79998-2238
518320445	Email/Text: Bankruptcy@mjr.com	Sep 09 2022 20:26:00	Bank Of America, N.A. / FIA Card Service, 6851 Jericho Tpke-Ste 220; P.O. Box 9036, C/O Mullooly, Jeffrey, Rooney & FlynnLLP, Syosset, NY 11791-9036
518402087	+ EDI: BANKAMER2.COM	Sep 10 2022 00:18:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518320446	Email/Text: BKNotice@ldvlaw.com	Sep 09 2022 20:26:00	CAPITAL ONE BANK (USA), N.A., c/o Lyons, Doughty and Veldhuis,, 136 Gaither Dr Ste 100, Mount Laurel, NJ 08054-1725
518348568	+ EDI: AIS.COM	Sep 10 2022 00:18:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518320448	EDI: IRS.COM	Sep 10 2022 00:18:00	IRS, PO Box 37004, Hartford, CT 06176-7004
518320447	EDI: JPMORGANCHASE	Sep 10 2022 00:18:00	Chase Cardmember Services, PO Box 15153, Wilmington, DE 19886-5153
518405934	+ Email/Text: camanagement@mtb.com	Sep 09 2022 20:26:00	Lakeview Loan Servicing, LLC, c/o M&T Bank, Attn: Payment Processing, P.O. Box 1288, Buffalo, NY 14240-1288
518320449	Email/Text: camanagement@mtb.com	Sep 09 2022 20:26:00	M & T Bank, PO Box 900, Millsboro, DE 19966-0900
518443659	+ EDI: RMSC.COM	Sep 10 2022 00:18:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518323451	+ EDI: RMSC.COM	Sep 10 2022 00:18:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518343831	+ Email/PDF: OGCRRegionIIBankruptcy@hud.gov	Sep 09 2022 20:29:18	U.S. Department of Housing, and Urban Development, U.S. Department of HUD, 451 7th

District/off: 0312-2

User: admin

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Date Rcvd: Sep 09, 2022

Form ID: 3180W

Total Noticed: 16

Street S.W., Washington, DC 20410-0001

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 11, 2022

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 9, 2022 at the address(es) listed below:

Name	Email Address
Brian E Caine	on behalf of Creditor Lakeview Loan Servicing LLC bcaine@parkermccay.com, BKcourtnotices@parkermccay.com
Denise E. Carlon	on behalf of Creditor Lakeview Loan Servicing LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Donald C. Goins	on behalf of Debtor Paula S Benitez dcgoins1@gmail.com G25787@notify.cincompass.com
Marie-Ann Greenberg	magecf@magtrustee.com
Rebecca Ann Solarz	on behalf of Creditor Lakeview Loan Servicing LLC rsolarz@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6